

ROLE OF CO-OPERATIVES IN EMPOWERING RURAL WOMEN

Dr.T. Ramanathan

Asst. Professor, School of Economics, M.K.U. Madurai - 21

J. Rajkumar

Research scholar, School of Economics, M.K.U. Madurai - 21

Introduction

Today, co-operatives are the most important type of voluntary organization throughout the world. In India also, there are co-operative form of organizations in agriculture, marketing and provision of credit and distribution of consumer: goods besides women empowerment through self-help groups. The movement now covers about 98 percent of the villages, and 62 percent of the total rural population.

Women play a pivotal role in the rural development in India. Illiteracy, gender differences, age-old traditions and beliefs obstruct women's freedom to prefer various choices to assert greater mobility in social interactions. The vast majority of Indian women live in .rural India. They are discriminated against by stereotypes which restrict them to a reproductive role and denied access to resources which can eventually develop their social and economic contribution to the society. In developing countries, among the poor, rural women are the poorest and more vulnerable and India is not exceptional. In India, women in rural areas are more adversely affected by poverty than men. Still poor rural women have the least access to basic needs such as food, health and education. Social, economic and political backwardness of women particularly in rural India are some glaring reasons pointing to the urgency of empowerment of rural women. Women's education and empowerment have twofold importance for India as it is itself a priority national educational objective and it is the key to development in all fields.

Outlook for Rural Women

Women in rural India are on the lowest step of the socio economic ladder, though they have far better living standards today, most of them do not have the capabilities to take part in the unmatched economic opportunities. Over 35 percent of the rural people in India are living in poverty. Even though much has changed in rural India, rural women are not allowed to live a healthy life, obtain an education and find skilled jobs. Literacy rates among rural Indian women are in the 30 percent range and that the vast majority of rural women work in unskilled jobs in the unorganized sector. Still date there is no formal mechanism to understand the problems and address the needs of rural people mainly rural women. There should be equal opportunity for the rural women in the weaker sections

compare with women in urban and semi-urban areas, Different organisations created by the Government are not adequate to service large heterogeneous sections of the rural communities.

Rural women face an ample number of problems which attribute to the rural poverty. Some of the important problems are:

- Limited access to natural resources
- Illiteracy and indebtedness
- Gender inequality
- Low agricultural productivity
- Outdated technologies
- Inadequate supply of finance
- Poor infrastructure and support services
- Lack of management
- Poor health status
- Frequent failures resulting in chronic poverty and dependency on relief
- Lack of confidence

Socio-Economic Benefits through Co-operative societies

- Role of Co-operatives in Empowering Rural Women
- Role of Co-operative Farming
- Role of Dairy Co-operatives
- Role of Co-operatives in Empowering Rural Women

Co-operatives are socio-economic enterprises which are democratically managed to empower their members to safeguard themselves against the exploitation by dealing with market competition. Co-operatives not only give women the access to savings and credit but reach millions of people worldwide bringing them together regularly in organized manner. Empowering women becomes the goal of different forms of co-operatives. They are potentially a very significant contribution to women's empowerment through their contribution to women's ability to earn an income. These cooperative societies initiate a series of economic and social empowerment and increase well-being for women and their families. The empowerment of rural women at various levels in different cultures and situations will bring economic and social benefits not only in their respective families but also to the society as a whole. The importance of rural women's economic empowerment as a key and first step towards improvement of their conditions, co-operatives enables them to undertake their important role as active beneficiaries of rural development.

To endorse active participation of rural women in all fields and at various levels of the society, the co-operatives undertake following activities:

- Raising the standards of living and economic conditions of these women and their families.
- Creating facilities to encourage teamwork activities.
- Giving legal status to rural women in the environment of their activities.
- Providing a forum for rural women's co-operation and exchange of ideas so as to resolve outstanding problems.
- Facilitating women's access to available credits
- Integrating of rural women into the development processes of villages. S Improving the social and economic situation, of rural women
- Improving self-confidence among members of cooperatives
- Decreasing the negative attitude of government personnel and villagers towards rural women in terms of their abilities
- Providing loans to members in different regions of the country.
- Organizing training courses in collaboration with the Rural Women's Extension Office in farming techniques, product renovation, nutrition, family planning, environmental awareness, sanitation, women's rights, familiarization and orientation with the major function of governmental organizations, etc
- Instituting a number of processing and packaging units in villages served by rural women's cooperatives
- Establishing nursery schools in some of the cooperatives

Various other impacts on empowerment that cooperatives can include:

- Significantly increasing incomes from women's activities and increasing choice of these activities S Enabling women to control (have a choice over use of] income from loans and activities generated by loans
- Enabling women to negotiate improvements in their well-being within the household
- Giving women access to support networks and an 'acceptable forum' which enables them to organize their individual and collective interests at the local level.

Role of Co-operative Farming

Women are represented in various types of co-operatives in the region. Farming co-operatives also provide training programme for equipping rural women in management skills, in modern methods of agriculture such as drip irrigation and use of improved seeds, quality fertilizers, balanced pesticides and machinery such as tractors. .For example, Baldev Farms, the second largest banana farm in South India is functioning as co-operative basis. It has provided employment for large numbers of rural women and others from nearby villages. It has banana production to 225 acres in an area near a dam with sufficient

water with grape cultivation. It has improved the existing living facilities of its members by providing family housing with ecologically friendly building materials.

Role of Dairy Co-operatives

Maximum people of thickly populated India live in villages. Majority of them, are involved in agriculture. Rearing of cattle is also an additional source of income of the villagers in India. Though, the history of Dairy Development Movement in India is a new one, in 1965, National Dairy Development Board (NDDB) was set up with the object of meeting the increasing demand of milk as well as developing the rural economy through the enhancement of the milk production of the country. These co-operatives have emerged as an alternative to exploit women in rural areas who are uneducated and ignorant of their rights and without any bargaining power. Dairy co-operatives build up economic empowerment as a tool for social empowerment.

Shortcoming and Future Prospects

While empowering the rural women, co-operatives in India are also encountering their fair share of teething pains and problems. The outstanding difficulty is a lack of managerial skills among members of boards of directors and other essential functionaries. Another dilemma is unwarranted government intervention in the workings of co-operatives. They are considered as NGOs and should be run as completely autonomous units. The co-operatives persist in scoring successes and their training programmes are now routinized.

The future prospects of co-operative societies in India in empowering rural women can be summarised as:

- Creating awareness of changes and measures pursued to change the status of rural women by their active participation in different forms of co-operatives;
- Improving working conditions and environment;
- Appreciating the positive aspects of living in rural areas and creating a conducive environment which will contribute towards better rural life;
- Acquiring skills to diversify areas of involvement by rural women supporting women in entrepreneurial roles: and
- Adopting a structured approach to execute the vision to improve rural conditions.

The relationship between women and their cooperatives in the context of empowerment can be summarised as under:

- Co-operative being a social development agency should play an active role in advocating for gender equality;
- Since rural women have been active in rural development, they should play central role in the overall development of the society;

- The co-operative can be a venue to improve rural women's social status and economic conditions; and
- Co-operatives should promote rural women's empowerment by integrating gender concerns and formulating a strategy that would address gender issues.

Women are the focus of attention of all International and National development programmes. Efforts have been directed at empowering them in all fields of activity. Co-operative institutions at the present scenario hold enormous potential for the development of women and more particularly the rural women. Rural women are actively involved in the process of food production, processing and marketing. They often lack the legal status which prohibits them to have access to credit, education and technology. Co-operative institutions can help to accelerate the process of development and participation of women in their organisational and business activities. Institutions like the International Co-operative Alliance (ICA) with the support of other international organizations and national level institutions can develop and sponsor programmes which are aimed at improving the lot of rural women. Hence, it is needless to say that co-operatives are playing a very important role in the empowerment of rural women through various schemes.